The assailant was sentenced to 20 years in jail but served only 12 years before getting out on parole in 2014.

In January of 2017, a warrant was issued for parole violations of assault and possession of a prohibited weapon, the warrant was still active Friday when Sandeep Dhaliwal pulled him over.

Deputy Sandeep Dhaliwal was a hero to many through his actions, organizing a tractor-trailer of supplies to be delivered from California after Hurricane Harvey, and had traveled to Puerto Rico to help a colleague with hurricane relief efforts there.

Prior to serving as a law enforcement officer, Sandeep Dhaliwal owned a successful trucking business.

Sandeep believed that the Harris County Sheriff's Office needed someone to build bridges with the Sikh community, so he sold his business and took a lower paying job.

Sandeep Dhaliwal represented the community's diversity and inclusiveness well, as a practicing Sikh he embodied the articles of faith, equality, service, and justice while serving in his position.

I attended the candlelight vigil held in his honor the day after his tragic death.

The vigil was not just a moment to remember the bravery of Deputy Sandeep Dhaliwal, it was also a moment for our community to remember the impact he had on our civic life and the decency he had for his fellow man.

This is because the site of the vigil was named after another fallen officer, Deputy Darren Goforth, based, in part, on Deputy Sandeep Dhaliwal's advocacy.

The impact made by Deputy Sandeep Dhaliwal, during his short time with us, has been profound, and it compelled me to come to offer condolences to the Sikh National Center, the Gurudwara where Sandeep Dhaliwal's family worships and where I was honored to recognize him for his kindness, strength, service, and involvement in the community.

It was important for Deputy Sandeep Dhaliwal's family to know that America mourns with the Dhaliwal Family.

America is a place of justice and she will not rest until justice comes to the Sikhs of America.

Sandeep Dhaliwal was more than a public servant, he was an outstanding member of the community, a hero to many, a loving husband, and a father to three.

Sandeep Dhaliwal will forever be in the hearts and memory of so many he touched.

My heart breaks for his family and loved ones. I offer my deepest condolences as they mourn his loss.

HONORING THE 40TH ANNIVER-SARY OF GATEWAY DOMESTIC VIOLENCE SERVICES

HON. JASON CROW

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

Friday, October 4, 2019

Mr. CROW. Madam Speaker, in honor of October being National Domestic Violence Awareness Month, I rise today to recognize Gateway Domestic Violence Services.

In addition, I would like to take this opportunity to congratulate Gateway Domestic Violence Services on its 40th Anniversary. Since 1979, Gateway has steadfastly provided services to over 400,000 adults and children who are experiencing family violence throughout the City of Aurora and Arapahoe County.

Gateway has assisted these individuals through their 24/7 Crisis Line, Emergency Shelter, Extended-Stay Shelter, Nonresidential Counseling Program and Court Advocacy Program. These services have resulted in allowing individuals and families to live a life free from violence in their homes.

The scourge of domestic violence is widespread and affects people of all ages, races, religions, and socio-economic backgrounds. It is estimated that 50 percent of all families in the United States are impacted by intimate partner violence. A woman is assaulted or beaten every 9 seconds and approximately 4 victims are killed each day by an intimate partner. The trauma suffered by children who witness domestic violence can result in their inability to form healthy relationships.

Today, it is my honor to commemorate Gateway's 40th anniversary. The work they do in our community is necessary and impressive. In 2018 alone, they answered just under 8,000 crisis calls, served 789 individuals between their two shelters, counseled 229 adults and children, walked through the court process with 2,925 victims, and presented on the issues of family violence 102 times to groups throughout the community.

Gateway diligently strives to ensure that every victim that reaches out for help is treated with dignity, respect and given the tools to help break the cycle of violence they are experiencing. Furthermore, their work helps ensure victims are not blamed for the violence they experience and will not have to continue to live in fear of abuse in their own home.

I am confident that Gateway Domestic Violence Services will continue to provide quality services to victims throughout the community, as they have done for the past 40 years.

SECURE AND FAIR ENFORCEMENT BANKING ACT OF 2019

SPEECH OF

HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES Wednesday, September 25, 2019

Mr. PERLMUTTER. Madam Speaker, I submit the following letters of endorsement for H.R. 1595, the SAFE Banking Act.

THE SCOTTSMIRACLE-GRO COMPANY,
February 12, 2019.

Re Challenges and Solutions: Access to Banking Services for Cannabis-Related Businesses Hearing.

Hon. GREGORY W. MEEKS,

Chair, Subcommittee on Consumer Protections & Financial Institutions, House Committee on Financial Services, Washington, DC.

DEAR CHAIRMAN MEEKS: I am writing regarding the upcoming hearing of the Subcommittee on Consumer Protection and Financial Institutions titled "Challenges and Solutions: Access to Banking Services for Cannabis-Related Businesses."

The ScottsMiracle-Gro Company is the quintessential American business. Established in 1868 in Marysville, Ohio, the ScottsMiracle-Gro name is synonymous with America's love for lawns and gardens. We are also a leader in the evolution and emergence of indoor and greenhouse gardening through

our subsidiary, The Hawthorne Gardening Company.

With approximately 6.000 associates at more than 65 U.S. locations in 26 states, ScottsMiracle-Gro has small and large manufacturing plants that create products for American consumers. The vast majority of our business is based on a wide range of products for lawn and garden care. However, we are also the country's largest manufacturer of hydroponic growing systems, nutrients, lights, filters and components for indoor growing. These products can be used to nurture a wide variety of plants, including cannabis. Our hydroponic division is expected to generate revenue this year of approximately \$600 million, or about 20 percent of companywide revenue.

While ScottsMiracle-Gro does not directly participate in the U.S. cannabis industry, this rapidly growing and critical business unit is nonetheless impacted by the existing conflict between federal and state laws. Our concern is particularly acute when it comes to our relationships with our banking partners. We know that state-law-authorized cannabis cultivators are among those who use our products to grow their crop. However, we are unable to sell equipment to them directly because of the current banking rules. In order to satisfy our banks' compliance requirements and maintain our banking relationships, we are required to use a costly two-step distribution process to serve these end customers.

We share these experiences to help the committee understand the vast implications and challenges to the current system. While the committee may hear from many cannabis companies, we also want to highlight the inefficiencies ScottsMiracle-Gro faces as a provider to this industry.

We applaud the Committee for taking the time to learn more about the challenges of this current arrangement and encourage you to examine the many different aspects of this banking issue during your evaluation of the topic, including the needs of ancillary companies like ScottsMiracle-Gro. We also thank Congressmen Perlmutter, Heck, Stivers, and Davidson for their leadership on this important issue through their work on the SAFE Banking Act arid look forward to additional discussion on this measure as a means to address concerns raised in this letter.

As an American company with over 150 years of business experience, we have many unique insights about this emerging industry and would be happy to share those perspectives as the Committee continues to learn more and develops solutions to address this

Thank you for your attention to this matter.

JIM KING.

SEPTEMBER 23, 2019.

Hon. ED PERLMUTTER, Washington, DC.

DEAR REP. PERLMUTTER: In June of last year, at the 86th annual meeting of the U.S. Conference of Mayors in Boston, we formed a first-of-its-kind local government coalition of mayors to establish a national framework to prepare governments for the implementation of legalized marijuana. Our coalition is writing to you today to encourage congressional support for passage of the SAFE Banking Act. As mayors of many American cities leading the implementation of safe and successfully regulated cannabis markets, we believe it is long overdue for marijuana businesses to have the same access to banking and financial services as all other legitimate U.S. businesses. Passage of this Act would add important protections against an illegal market and bad actors, as well as allow for

full transparency and regulation of transactions and provide an economic boost for the United States.

More than \$100 million dollars in marijuana tax revenue is projected in our cities from marijuana sales in 2019. Opening financial services to the cannabis industry could reduce the opportunity and motive for crime in what is currently a cash-based industry. It would also improve the ability of the federal government to audit tax receipts and allow for the legalized markets to reduce unnecessary financial expenses for the cannabis industry, potentially leading to additional pay for the many employees working in this industry. Additionally, billions of dollars in deposits nationwide would strengthen the country's financial sector.

The vast majority of cannabis businesses comply with the rules and regulations, and the industry has made meaningful contributions to supporting strong and safe markets across the United States. Marijuana businesses have consistently supported youth prevention efforts and have also played an important role in educating the public on the rules for marijuana consumption. They are a valid contributor to our local economies, and they have overcome many obstacles to earn their place among our country's legitimate businesses.

Voters across the United States have cho-

Voters across the United States have chosen to end marijuana prohibition. It's long overdue that Congress respects the will of our voters in legalized cannabis markets and allow banking services for this legitimate industry

Legalized marijuana has generated billions of dollars in economic activity nationwide. Allowing banking services is a national economic stimulus that does not cost taxpayers and would be a bipartisan victory for champions of states' rights and the Tenth Amendment

Respectfully.

Mayors Coalition to Push for Marijuana Reform—Michael B. Hancock, Mayor of Denver, CO; Eric Garcetti, Mayor of Los Angeles, CA; Libby Schaaf, Mayor of Oakland, CA; Heidi Williams, Mayor of Thornton, CO; Ted Wheeler, Mayor of Portland, OR.

> AMERICAN FINANCIAL SERVICES ASSOCIATION, Washington, DC, September 25, 2019.

Hon. NANCY PELOSI,

Speaker of the House, House of Representatives, Washington, DC.

Hon. KEVIN McCarthy,

Minority Leader, House of Representatives, Washington, DC.

DEAR SPEAKER PELOSI AND MINORITY LEADER MCCARTHY: The American Financial Services Association (AFSA) writes to express its strong support for H.R. 1595, the Secure and Fair Enforcement (SAFE) Banking Act, which is scheduled for consideration before the House of Representatives on September 25

H.R. 1595, sponsored by Representatives Ed Perlmutter (D-CO), Denny Heck (D-WA), Steve Stivers (R-OH) and Warren Davidson (R-OH), along with more than 200 bipartisan House members, includes an important provision ending Operation Choke Point. Specifically, it prohibits a federal banking agency from ordering a bank to terminate a banking relationship with a legal business unless there is a valid reason and that reason is not based solely on reputational risk.

The ostensible intent of Choke Point program was to prevent criminal fraud. However, in actuality, federal officials pressured banks to close accounts of businesses operating within state and federal law without legal recourse or due process solely because the officials were ideologically opposed to

the businesses' existence. Under Operation Choke Point, businesses that were operating legally suddenly found banks terminating their accounts, in some cases accounts that the business had had for years, without explanation. While the program was targeted at gun dealers and payday lenders, other businesses, such as installment lenders, were also impacted. No legal business should be targeted solely based on the political bias of a particular administration.

Even though Operation Choke Point has officially ended, its effects remain. Financial services companies that follow state and federal laws are still having their accounts closed with very little explanation. Furthermore, companies that had their accounts closed may still be having trouble finding new banking relationships. Legitimate bank customers, like traditional installment lenders, which have provided safe and affordable small-dollar credit to consumers in their communities for over a century, deserve fair access and fair treatment by federal banking agencies.

We are pleased that Congress is acting in the interest of small businesses, who in turn, serve a large number of American consumers. Limiting the availability of lawful goods and services to consumers in an attempt to punish politically disfavored businesses harms consumers and sets a bad precedent. Government initiatives must be carried out on solid legal ground to be credible.

They should not be based on political bias and not undermine faith in government agencies and the rule of law.

We urge members of the House of Representatives to support H.R. 1595.

Sincerely,

 $Washington,\,DC.$

BILL HIMPLER,
President & CEO,
American Financial Services Association.

September 20, 2019.

Hon. Nancy Pelosi, Speaker, House of Representatives, Washington, DC. Hon. Kevin McCarthy, Minority Leader, House of Representatives,

DEAR SPEAKER PELOSI AND MINORITY LEADER MCCARTHY: As a national, diverse, multisector collection of broad stakeholders, that are impacted by the burgeoning legal cannabis industry throughout the United States, we write to ask that you bring the SAFE Banking Act (H.R. 1595) before the House floor for a vote. Our organizations support taking an initial step that allows proceeds from the legal cannabis industry into the banking system for purposes of public safety and to protect law-abiding financial institu-

tions and ancillary businesses that have been put in an untenable position.

With 33 states and several territories permitting cannabis use, a growing chorus of Americans and legal businesses now face an increasing number of risks resulting from a patchwork legal system with no federal banking protections. Because of this, U.S. industry and, especially, financial institutions—which provide the infrastructure for safe marketplaces to grow—must assume civil and in some instances, criminal liability in order to service state-licensed can-

nabis businesses and ancillary companies. As a result, the distribution, sale, possession, research, transaction, housing, employment, and broader landscape of cannabis is becoming increasingly problematic. This only creates more legal and security concerns that impact the operations and safety of businesses and consumers. More notably, the lack of available safe harbor for cannabis will continue to challenge the full adoption and deployment of the legal hemp and CBD

products market in the U.S. due to the inextricable link between hemp and cannabis.

To help resolve this, we urge Congress to vote on and pass the SAFE Banking Act or similar measures, which are meant to create a safe harbor for depository institutions that provide a financial product or service to a covered business in a state which has implemented laws and regulations permitting the use of cannabis. A safe harbor would not only enable law enforcement and states to effectively monitor and regulate cannabis transactions and businesses, but it would bring billions of dollars and tax revenue out of duffel bags and safes and into the regulated banking sector.

We understand that creating a true federal regulatory framework for cannabis is a multi-step process. However, we strongly believe that the SAFE Banking Act is a critical first step to ensure that legal cannabis marketplaces are safe, legal, and transparent.

Thank you for your thoughtful, bipartisan leadership. We look forward to working with you on this increasingly important issue.

Sincerely,

American Bankers Association.

Americans for Prosperity.

Council of Insurance Agents and Brokers.

Electronic Transactions Association.

National Association of Mutual Insurance Companies.

National Association of Professional Employer Associations.

National Association of REALTORS.
Wholesale & Specialty Insurance Association.

HONORING HIGHLY DECORATED HISPANIC AMERICAN VETERAN SFC JOHN "DOC" ANTHONY ACEVEDO, U.S. ARMY (RET.)

HON. BRIAN HIGGINS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Friday, October 4, 2019

Mr. HIGGINS of New York. Madam Speaker, I rise to recognize SFC John "Doc" Anthony Acevedo, U.S. Army (Ret.), a highly decorated Hispanic American Veteran from Buffalo, NY. John Anthony Acevedo was born to Mary and Jorge Acevedo in 1969 and grew up on Swan Street in downtown Buffalo. His father was from Hormigueros, Puerto Rico, and his mother was a Buffalo native who grew up in Buffalo.

John attended grammar school at St. Columba Catholic School, then Buffalo Public School No. 6 Academic Challenge Center, and Emerson Vocational High School in Buffalo. Following graduation, he worked as a security guard at the Larkin building. On March 7, 1989 John Acevedo made the decision to enlist into the Army as a medic. The basis for this decision was two-fold. He had a remarkable gift for putting others at ease, which he discovered during his time as an altar boy at St. Columba Catholic School. He felt that this would make him a great medic. Secondly, he was inspired by his family's rich history of military service. John's uncles Rafael Rodriguez and Augustine Olivencia served in the highly decorated 65th Infantry Regiment "Borinqueneers". Rafael served in the Korean War and Augustine served during World War II. As an effort to give recognition to these trailblazers the recognition they deserve I cosponsored a bill in 2016 to award the Congressional Gold Medal to the "Borinqueneers".